IMPACT OF PANDEMIC ON WORK LIFE BALANCE OF EMPLOYEES: A STUDY OF WORKING WOMEN OF EDUCATION AND BANKING SECTOR OF INDIA

A

Synopsis

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SECTION: 1

Introduction

Work – life Balance of women employees has become an important subject since the time has changed from men earning the family living in today's world where both men and women equally share the responsibility of earning for the betterment of their family life. Hence it is for the betterment of their family life. Hence it is very necessary to know how the women balance professional and domestic life. In the initial stages, women had to struggle a lot to establish their identity in this competitive world, both in the society as well as in the professional life. But with the advancement in educational and training institutions, things have improved to a great extent.

(Akmal et al., 2021) stated that the severe acute respiratory syndrome corona virus type 2 (SARS-CoV-2) or corona virus disease 2019 (COVID-19) was the name given to the 2019 new corona virus (2019-nCoV), which was initially identified in late 2019 in Wuhan, China. (kaushik, 2020)Stated that because of initial mishandling by multi-lateral bodies like WHO, people were allowed to travel globally which led to spreading of the COVID-19 across the world, thus causing pandemic of epic proportion. It was only in March 11th, 3 months after the initial detection of COVID 19, that the WHO declared it as a pandemic as a result of its continued global spread. Due to its rapid spread, the infection produces severe acute respiratory illness and is very contagious. The symptoms of the illness as a whole range from minor ones like fever, dry cough, malaise, sore throat, exhaustion, discomfort.

As per (amin, 2020)the new virus disease (Covid19) from November 2019 has affected millions of individuals worldwide. Governments all throughout the world implement public health measures, such as quarantine, closing workplaces (including colleges and banks), and abstraction distance, in the absence of an effective vaccine. The Indian government enacted self-isolation programmes and nationwide incarceration measures to stem the spread of COVID-19. The Indian government implemented nationwide lockdown measures and self-isolation policies.

As per (Akmal et al., 2021)The Health Ministry has been implemented the WHO'S Covid-19 Protocol such as: putting the mask on; washing hands regularly; keeping a social distance, and limiting social mobility. The government has implemented Large-Scale Social Restrictions. Most of the government's institution and a private company have implemented Working from Home scheme. The corona virus

pandemic has had worldwide impacts, affecting all professions and age groups through lockdowns and health precautions. This phenomenon has caused changes in various aspects of life such as economic; socio-cultural healthy both physically and psychologically, especially for women.

Although these measures are necessary for public safety, expanding research suggests that certain segments of society have been more heavily impacted by the pandemic's disruptions, including parents of young children, disproportionately affecting women's careers.

According to (Power, 2020)Work life Balance is ―Extent to which one's perceived allocation of physical, mental, and emotional resources between the work and non-work domains matches one's expectations, personal and professional goals‖. For People around the world today, the recent COVID-19 outbreak is a symbol of how fragile and unpredictable our lives can be in unusual situations. The virus which has changed the way in which most of us live, work or performs our basic day to day functions is continuing to increase its grasp at an alarming rate with the impact being felt at multiple levels resulting in economic slowdown, business disruption, trade hindrances, travel obstructions, public isolation and so on. On personal side the balance of family has emphasised on health, career and friends, all people are now conscious of personal and surrounding hygiene and the manner of interaction with people.

As per (deshpande, 2020)Work-life balance is the degree to which the perceived allocation of physical, mental, and emotional resources between work and non-work areas matches personal expectations and career goals.

According to (Power, 2020) all the workers face the challenge of finding the correct work-life balance. The power of employees to take care of the self-made combining of work, family responsibilities, and private life is crucial for each employer and members of the family of employees. Throughout the COVID-19 emergency, many of us around the world were forced to figure remotely. Initially, there have been ascertained some sure expectations regarding the chance of functioning from home as a positive issue that may promote work-life balance. However, over time, negative tendencies were additionally revealed, as employees were only 1decision or message aloof from the employer, and uncertainty and leisure time with family typically created a lot of stress. As several organizations and people weren't prepared for this sharp change, many mistakes were made, that raised the difficulty of

work-life balance.

(Power, 2020) Stated that the paid economy has slowed not only because people are physically not allowed into workplaces, but also because many families currently need to raise and educate their children without institutional support, which is reducing remunerated working hours and increasing stress. While women were already doing most of the world's unpaid care work before the onset of the COVID-19 pandemic, emerging research suggests that the crisis and its subsequent shutdown response have resulted in a dramatic increase in this burden.

By(Rahman et al., 2020)A rapid review of previous outbreaks suggests that a state of isolation or restricted access measures has severe effects on individual psychological conditions such as posttraumatic stress symptoms, confusion, and anger caused by various conditions such as fears of infection, frustration, boredom, inadequate supplies or information, financial loss, and stigma. In line with (Foley et al., 2021) we examine the impact of the pandemic on women's employment, labour force participation, earnings, unpaid care work and experience of gendered violence.

As per(Foley et al., 2021)recent studies during the COVID-19 pandemic have also provided evidence of the indirect adverse mental health impact of the virus early evidence suggests that the impact of COVID-19 is beyond massive contraction of global economic activities, similarly pointing to the degrading quality in health and wellbeing.

The proposed study aims to determine the balance between professional and personal life for Indian working women in the banking and education sectors during and after the pandemic, to examine how their marital status and family life affected their capacity to perform work duties, to determine whether female employees had any additional housekeeping responsibilities, and to determine how their employment changed regarding the amount of housework during the COVID-19 emergency.

SECTION: 2

Literature Review

2.1. Women employees in Education sector

According to (Kumari et al., 2015), In the traditional era, the women were confined to household work like cooking, washing, cleaning, taking care of children, etc. They were considered as home makers and were deprived of the right or opportunity to go outside home. But now the story is different. Apart

from home maker role, they also have a significant role to engage even outside the home. With the increase in cost of living on one hand and the improved education and employment opportunities on the other hand, both husband and wife started working and many families became dual earners. The growth of higher education has improved job prospects for women and resulted in the move from stay-at-home mothers to thriving professional women. Over a period of time women accomplished remarkable progress in every walk of life and made a noteworthy mark in the respective fields. But there is no significant change in performing the role of home maker. In majority homes, the women still does household work, cooks, takes care of the family members and manages the house. With increase in demands at work place and at home, the work- life balance of women employees is at stake. For working women employees, work-life balance was considered as not only a source of distress but also the major source of dissatisfaction (Hughes, 2007). Work-life balance can be difficult to achieve for full time workers irrespective of work schedules especially for those with children.

By (kaushik, 2020)Today, career for women is continuously challenged by the increasing demands at work place. When the day is completed at the office, they will have responsibilities and commitments to handle at home. In comparison with men, women have more responsibilities at home. Both personal and professional lives are important and women employees struggle to do justice for both the roles and in the process if they spend more time pursuing one role as opposed to the other can lead to negative outcomes. According to(Peters et al., 2005)job demands and family demands are often irreconcilable creating an imbalance between the two. Previously, in India the female employees were mainly confined to low-profile or non-managerial positions. Now, the story is different. Their presence is seen everywhere in different positions in the workplace. These transformations in work culture have brought in more additional duties and responsibilities for women employees towards their family, work place and society as well therefore, it is very much required to explore issues and implications of work-life balance.

Work-life balance is regarded as the most important component because people nowadays frequently stray from their goals. They are being tempted by the outside world to abandon the fundamental values and common sense that humans are expected to possess. A growing number of articles have emphasised the value of work-life balance. According to (Hoggarth et al., 2021) the COVID-19

pandemic has had far-reaching impacts in all segments of life worldwide.

(YUKSEL, 2021), mentioned that it is clear that Covid19 qualifies as both a global catastrophe and a pandemic that affects the entire world. As a result of the closure of these workplaces including schools, unemployment increased, working conditions changed, and ambiguities appeared in both the worldwide markets and the world economy. In education sector Network of Education Informatics and its online platforms for teaching were established and all teachers started to teach in these platforms in a remote way. Instantly, the way that the teachers worked radically shifted and they could not send their kids to schools or kindergartens. In a way, they began to coordinate their work and life time activities at home, they started to deal with work and home oriented problems at the same time, which made work-life balance too challenging. On one side Work from facilities contributes work-life balance in a positive way and on other side it has some negative aspects also on WLB and creates some other problems.

2.2. Women employees in Banking sector

Banking services are part of a few essential services which were operational at the time of lockdown in India Banks are the back bones of economy of any country and were functional at the time of lockdown. Even during the pandemic, it was essential for the financial activities to remain continued in order to save livelihood and economy of the nation. Employees are heart of any industry including banking services. They required to be protected from the mishaps of the pandemic as any other individual. Banks have faced workforce challenges. Banking employees have worked tirelessly during nationwide lockdown from March to May 2020. Not only their own but also their families' health were at risk of acquiring the infection. Bank employees have had many issues during this period. Unfortunately, for the collective good they had to leave behind their issues and had to work with whatever facilities they had. Organizations working for the welfare for the bank employees requested the government to minimize the services at physical locations keeping it to essential services and government was also urged to provide insurance worth Rs 50 lakh and they should also be considered as covid warriors. Some banks have given reward in form of pay-hike to their employees. But majority have suffered a lot of problems.

According to (S et al., 2022) during the pandemic, banks hadn't stop their services and without

considering about themselves they were always there to help us. Their role is not less significant than that of a doctor or a policeman. As the daily roaster is concerned, they made sure that 50% of the staff came to work and as the customers are concerned many of them were elderly people who are still not familiar with internet banking. For this purpose, the banks had employed safety measures. Working hours of the banks were reduced during the pandemic and where satisfactory. But the work load remained the same and sometimes they have to work overtime which interrupts their work life balance and also increased their household course workload. It is found that most of the employees were worried about their work even after they come to home and were mentally and physically stressed during the pandemic.

In the study(S et al., 2022) have found approximately 65% of the female employees reported finding it too difficult to balance work and personal obligations, and the remaining 35% reported finding it challenging to maintain their motivation and mental health during the pandemic time. Since there were no public transportation facilities in the early years of Covid-19, the majority of the employees had trouble getting around. To a certain extent, their neighbours and co-workers helped them get by, but most of them struggled with working remotely as well as realised that they needed to improve their digital literacy and skills. The majority of respondents in their study concur that having a work-life balance promotes productivity and effectiveness. Workplace dynamics, workload, and flexible work schedules are thought to be the main determinants of each employee's ability to maintain a healthy work-life balance.

According to (Khan, 2022) WLB is concerned with a person's capacity to balance their personal and professional lives. Female employees' dedication and productivity will rise in the banking sector if work-life balance is achieved, and our study found that any favourable work-life policies and practises provided by banking organisations have added advantages.WLB among women is essential to leading a successful personal and professional life, according to previous studies. Therefore, there is a direct correlation between WLB and the pleasant personal lives of women working in banks. As women in our society have household responsibilities also thus their marital status also plays crucial role in balancing their professional work life.

2.3. Married Women Employees

As per (Rendon et al., 2016) by understanding the difficulties married working women encounter in achieving work-life balance in today's culture, social work practise may be improved. Additionally, as a mother's mental health might affect her children, the results of this study can raise awareness of the potential consequences of behaviour on a person's offspring. Due to the fact that more women are pursuing careers while raising families, the topic of work and family balance has gained attention. Women's inability to maintain work-life balance has been linked to their inability to reconcile the demands of their jobs with those of their families, including childcare and household duties. It can be difficult for professional women who are also mothers to balance the responsibilities of both work and home. However, this is difficult to accomplish because most of the time they lack the time to perform each function well. Because they are ingrained in society views, gender roles have evolved into stereotypes. The author came to the conclusion that many of the obstacles women encounter in the workplace appear to be caused by gender stereotypes.

One of the few recent studies, (Kamenou & N, 2008) presented a specific perspective on how the work-life balance discussion may be included into a social constructionist framework. In this study, the theoretical framework recognised a relationship between agency (participants' strategies and self-determination), culture (organisational culture and social culture, including things like ethnicity, religion, language, and dress), and structure (family and organisational structures).

According to (Crowley et al., 2014) older children and teenagers need more help with carpooling and homework monitoring, while smaller children need the greatest aid with basic daily tasks like eating and bathing. In either case, having more children in each group would mean more effort and a more noticeable burden on married working women. In the study, the researchers discovered that 9.2 percent of mothers believed they had been denied a promotion or raise for the same reason that 15.3 percent of mothers felt they had been paid less in their existing jobs due to their parental duties. Only 7.4% of respondents, making up the smallest group, said that their care giving duties had negatively impacted their job appraisal. One-fifth of all mothers reported having experienced discrimination in some way.

As per (Yusuf et al., 2020) In addition to children, a husband's support and involvement play a significant part in a woman's profession. Given that the spouse also works, there may be more work-

family conflict if the husband is absent. The ability to balance one's career and domestic responsibilities is also influenced by age. Conflict between job and family for women increases in their 30's and decreases as they get older (40+). Married women wind up spending more time caring for their families, so One significant point made was that a woman's husband's support and engagement in understanding her position at home and at work is the most crucial component in her career.

2.4. **Unmarried Women Employees**

According to the study by (Kumar et al., 2020)it can be observed that factors like age, marital status, educational attainment, etc., had an impact on the employees' ability to balance their professional and personal lives. In the study the vast majority of replies are of married people with families. Only 26% of respondents are single, compared to a married rate of over 74%. Women who are married are more prone than their counterparts who are single to worry about finding a balance between job and family.

From the study by (Hamilton et al., 2006) organizations tend to hold various perceptions of never-married women without children when comparing them to other women in the workplace. For example, never-married women without children may be seen as more stable or permanent employees than married women because employers assume that never-married women without children are less likely to leave their jobs since they support themselves financially, including providing health care, pension, and other benefits through their ongoing employment. In addition, a spousal relocation will not cause these women to leave the organization, and they are unlikely to quit their job as a result of pregnancy. Organizations may also perceive never-married women without children as prime candidates for extra projects and working late or on weekends because they do not have a spouse or children requiring their attention at home. Women who have never been married and have no children are frequently characterised as being career-driven, aggressive, and distant since they lack a spouse or children to attest to their beauty, desirability, or compassion. As a result, these women frequently struggle to strike a balance between projecting an air of professionalism and preserving their femininity. This conflict simply serves to support the frequently held belief that being single is a "problem" that has to be resolved.(Anderson et al., 1994).

As mentioned above, never-married women without children may experience work-life conflict as a

result of their involvement in and prominence in other life roles. Since these women don't have the assistance and support that partners frequently give to married women managing many job and life responsibilities, the conflict may be particularly persistent (Wilson, 2004).

Table: 1 Literature Reviews

S. No.	Author & Title	Objective & Applied Methodology	Findings	Future Research Directions
1	Kumari, K. T., & Devi, V. R. Published in Pacific Business Review International, 7(10), 17-23. **TITLE - A Study on Work–Life Balance of Women Employees in Selected Service Sectors**	1. To study the work-life balance of women employees in select service sectors in Bangalore. **Methodology-** Analytical Method	1. It implies that employees from banking sector are relatively more satisfied in addition to employees from IT sector who are least satisfied.	Future Research Directions The study aimed to for the WLB of women employee of Banking and IT sector and can be helpful for the managerial aspect.
2	Padma, S., & Reddy, M. S. Published in International Journal of Computational Engineering & Management, 16(3), 93-97. 2013 **TITLE -Role of Family Support in Balancing Personal and Work Life of Women Employees**	1.To study that how much family support is important in balancing WLB **Methodology-** Quantitative Method	1. Women employees who have adult children can easily balance than women with younger age kids.	The study can be helpful in resoling family conflicts. of the woman

3	Konica Kansal (Research Scholar, LPU, Jalandhar) Published in International Journal of Scientific Research Publications, Volume 10, 6th June 2020 **TITLE - Qualitative Analysis of Covid-19 on Working Women**	1. To study the impact of covid-19 on working women on their household work stand to suggest the recommendation for maintaining work-life balance. **Methodology-** Qualitative Method	1. Negative and positive Impact of lockdown on working women. 2. Negative Aspects - Workload, stress, monotonous routine and bleak future aspect. 3. Positive Aspects- Family time, flexible working hours, vocational learning and focus on health.	The article aimed to provide an integrated review of the research in the area of work-life balance of working women during the pandemic and also provide suggestions to maintain a healthy work-life balance in the adverse situation.
4	Md. MahsiUddin, Published in International Social Science Journal, 20th-March-2022. **TITLE - Addressing work-life balance challenges of working women during covid-19 in Bangladesh**	1. To study work-life balance, social support, sustainability and the perception of women in the workplace in a patriarchal society. **Methodology**- Qualitative Exploratory Research and snowballing approach to recruit the participants	1. Working women have more key responsibilities in comparison to men. 2. Married women and mothers are more stressed out. 3. Family and husband support is more important in balancing work life and house life. 4. Flexible office working hours helping women with their personal life. 5. Work from home has given the quality time spent with family, spouse, and children.	The study has only women perception and future research may include men also and compare their perception during the pandemic situation which may provide a better understanding of gendered perspective relating t the work-family interface, differences in social and familial role expectations.
5	G. Delina&Dr. R. Prabhakara Raya, Published in International Journal of Commerce, Business and Management (ICBM), ISSN: 2319-2828 Vol. 2, No. 5, 13th-Oct 2022 **TITLE - To study the work-life balance in working women**	1.To study the work-life balance on the quality of married working women and problems across different working sectors and their demographic characteristics like age group, family structure, locality, etc. **Methodology**- Qualitative, analytical and descriptive research methodology is used in the	1.Married working women find it very hard to balance their work and personal life irrespective of the sector they are into, the age group they belong to the number of children, they have and their spouse's profession. 2. Married women of all sectors find it very hard to steal out time for them and maintain a friendship or extended relationships. 3. Married working women of age group under 30 years are more imbalanced rather than of age group of 30 to 40 years and above the age	The study may further be used in the understanding of women health issues' related to different age groups and different working sectors.

		research article	group of 40 years, it is found that they are balancing their work-life slightly better than the above-mentioned age groups.	
6	Lonska, J., Mietule, I., Litavniece, L., Arbidane, I., Vanadzins, I., Matisane, L., &Paegle, L. Published in Frontiers in Psychology,2021 **<u>TITLE</u> - Work-life balance of the employed population during the emergency of the covid-19 in Latvia**	1. To study flexibility of reconciling work of private life of Latvia employees in various socio-demographic groups during covid-19 emergency. **<u>Methodology-</u>** Monographic method, content analysis	1. Work-life balance in a form when a person has the same level of priorities with the requirement of his career and the requirements of the personal life. 2. Work from home has given long working hours. 3. Long working hours have a negative impact on work-life balance, and both men and women have less opportunity to combine work and family responsibilities. 4. The total number of respondents who answered all the questions of the web survey is 1006 employees. 5. Out of which 79.7% are women and 20.3% are men, 44% of them have minor children in the household, 48.3% of the respondents work remotely during the covid-19 emergency. 6. Employees of both genders felt that family life affected their ability to perform work duties remotely. 7. And parents have almost double the time on their children education and household tasks.	The study may help in balancing work-life, increasing work efficiency and productivity, improving the health of employees, strengthening the highest motivation and loyalty of employees

7	Webb, A., McQuaid, R., & Rand, S., Published in International Journal of Sociology and Social Policy, 40(9/10), 1005-1019, in 2020. **TITLE - Employment in the informal economy: implications of the Covid-19 Pandemic**	1. To find the effects of a pandemic on the worker participating in the informal economy. **Methodology**- Narrative Literature review with analytical method	There are short term and long term implications of the pandemic for informal employment and the informal economy. The result of the pandemic found as unresolved tensions arising from informal workers' desire for more employment security and employer are striving for continued labour flexibility and the analysis offers initial insights into the impact of a major health economic and social shock on informal working.	The article may help those in informal employment to create fair resilient and ethical structures for workers, businesses, economies and wider societies
8	Buomprisco, G., Ricci, S., Perri, R., & De Sio, S. Published in European Journal of Environment and Public Health, 5(2), em0073 Feb 2021 **TITLE - Health and Timework: New Challenges after COVID-19 Pandemic**	1. To Study the effects of telly work on the health and safety of the telly workers during the COVID-19 Pandemic. **Methodology**- Scientific research, Scopus, Google scholar, Cochran review	1. Disadvantage of tally work for workers. 2. Fewer career opportunities, unsecured safety and work standard. 3. Isolation and reduction of external relational life. 4. Advantages for a tally worker: Work according to own availability, more free time, free choice where to live, increased closeness to family and friends. 5. Disadvantages for the company: difficulty managing distant workers, management of several employment contracts, higher expenses for equipment and training. 6. Advantages for the company: Increase productivity, greater organizational flexibility, lower rental cost, increased employee motivation.	The study may promote physical health, including exercise and encourage workers to maintain healthy eating habits and healthy work-life balance.
9	De Klerk JJ, Joubert M, MoscaHF , Published in SA Journal of Industrial Psychology. 2021 **TITLE - Is working from home the**	1. To examine the impact of work from home on employee engagement experience. 2. To determine the beneficial and distracting factors. **Methodology**-	1. Work from home is a flexible working arrangement that has improved employee engagement and performance but their challenges render adverse effects also. 2.The experienced benefits of work from home	The covid-19 lockdown has provided a unique environment to study remote work. Which can help in reducing the organizational expenses?

	new workplace panacea? Lessons from the COVID-19 pandemic for the future world of work	Qualitative method	expectation is that this practice would continue in future, along with some office work.	
10	Muhammad FajarWahyudi Rahman, AnangKistyanto , Jun Surjanti Published in International Journal of Management, Innovation & Entrepreneurial Research eISSN: 2395-7662, Vol. 6, No 2, 2020, pp 10-22 **TITLE - Flexible work arrangement in COVID-19 pandemic era, influence employee performance: The mediating role of innovative work behaviour**	1. To find a relationship between flexible work arrangements and employee performance. **Methodology**- Quantitative approach	1. Employee perception about their flexible work arrangements do not significantly influence employee performance, flexible work arrangements are positively related to innovative work behaviour, innovative work behaviour is positively related to employee performance and this relationship is mediated by innovative work behaviour.	The study helps in preparing workers mentally stable to work in adverse situations.
11	Power, K., Published in Sustainability: Science, Practice and Policy, 16(1), 67-73 in 2020 **TITLE - The COVID-19 pandemic has increased the care burden of women and families**	1. To study the impact of covid-19 on the increase of workload of women and families. **Methodology**- Qualitative method	1. Women are more burdened with their families compared to men. 2. Gender equal features should be everyone's responsibility.	The study may help in women empowerment future schemes.

12	Sandoval-Reyes, J., Idrovo-Carlier, S., & Duque-Oliva, E. J , International Journal of Environmental Research and Public Health, 18(13), 7069. in 2021 **TITLE - Remote work, Work Stress, and Work-Life during Pandemic Times: A Latin America Situation**	1. To study the impact of covid-19 upon the relationship between work and house life balance. 2. To find the majors to control over the contagion. **Methodology**- Conceptual method	1. Remote working increased perceived stress, reduced work-life balance, and work satisfaction, and increased productivity and engagement. 2. Organizations should provide psychological support to their employees. 3. Remote working will help in maintaining distance among the employees and will help in stopping the spread of COVID 19 contagious virus.	The result contributes in expend the scope of the relationship between remote work and stress, including elements such as work-life balance, productivity, work satisfaction, and job engagement.
13	Dr.ArunaDeshpande Mr.ParthSalunke Ms.Tanaya Joshi Published in in Shodh Sanchar Bulletin, Vol. 10 , 2020 **TITLE - Work-life balance in face of the pandemic**	1. To study the challenges of the lifestyle of people due to the pandemic situation. 2. To understand how people are willing to adopt changes and use of technology of work. 3. To understand the physical and mental adaptability of people in the pandemic face. **Methodology**- Qualitative methodology and the responses collected from the Google form	1. During lockdown people missed most activities like meeting with a friend, going to the gym, yoga classes, movies, shopping and salon. 2. Work from home during the pandemic has increased the dependency of people on digital platforms and also people started depending on the internet of things for online shopping of essential commodities, communicating and connecting with relatives and co-workers with zoom meeting, Google meets WebEx steam etc. 3. The lockdown period was an incredibly stressful time for all people globally. Many people experienced symptoms of anxiety, panic and distress, and the housework of the people also increased as no servant and house helpers were allowed to work in the house.	Study helpful to understand to different phases of lifestyle during the lockdown period

SECTION: 3

3.1. Definition

3.1.1. Work Life Balance

Work-life balance isn't so much about quantity; balancing the amount of hours spent at work with hours spent outside of work is practically impossible. Balance, on the other hand, is the outcome of the quality of time spent, both at work and in non-official work activities. Below are the few definitions on WLB.

(Kofodimos, 1993)has defined Work-Life Balance as 'a satisfying, healthy and productive life that includes work, play and love, that integrates a range of life activities with attention to self and to personal and spiritual development, and that expresses a person's unique wishes, interests, and values.'

According to (Kirchmeyer & C, 2000) work–life balance is: 'achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains'.

According to (Fleetwood, 2007) 'Work–life balance is about people having a measure of control over when, where and how they work'.

(Clark, 2000) has mentioned in his research work that work-life balance is 'satisfaction and good functioning at work and at home with a minimum of role conflict'.

These definitions of Work-Life Balance share number of common elements for example; all highlights the balance between work and non-work domains and equality of inputs and outcomes.

3.1.2. Working Women

According to the English dictionary, A woman who earns a salary, wages, or other income through regular employment, outside the home.

3.1.3. Marital Status

Marital status is the distinct options that describe a person's relationship with a significant other.

3.2. Research Objectives

- To study the work life balance between working women of education and Banking Sector.
- To study the work life balance between married and unmarried women of Education and Banking sector.

- To study the interaction effect of Women Employee and Marital status on work life balance.

3.3. Need of the study

The study's focus is on the issues of the working women of education and banking sector in India confront in managing professional and personal lives. Women frequently work a full time job jobs, putting in at least 8 hours each day, five days per week, and managing ever-growing workloads. Because of this, the majority of them are responsible for both work and family. However, they must balance both. The ability to maintain a balance between one's professional and personal responsibilities in order to enjoy a happy and healthy life is known as work-life balance. As they get older, it focuses on how women regard and value balancing their personal and professional lives. There is work up need to focus on maintaining a better work-life balance by maintaining a balance between personal life as well as professional life even in situations like pandemic. The idea of "working from home" for corporations came about as a result of the requirement for social isolation in order to preserve the work ethic of the staff. People who work from home frequently use digital platforms to conduct their business and perform their job role from their homes. During the current COVID-19 pandemic, to keep the operation going, businesses are forced to move to work from the home mode for their employees, wherever possible. Thus pandemic COVID-19 has had a significant impact on both professional and family life of women employees.

3.4. Research Hypotheses

- There would be no significant difference in work life balance between working women of Education and Banking sector.
- There would be no significant difference in work life balance between married and unmarried working women.
- There would be no significant interaction effect of Women Employees and material status on work life balance.

3.5. Research Variables

- Independent Variables

1. Women Employees

➢ Education Sector

- Banking Sector

2. Marital Status

- Married
- Unmarried

- Dependant Variables
- WLB- Work Life Balance
- Relevant Variables- Age, Educational Qualification, Work experience

3.6. Proposed Conceptual Framework

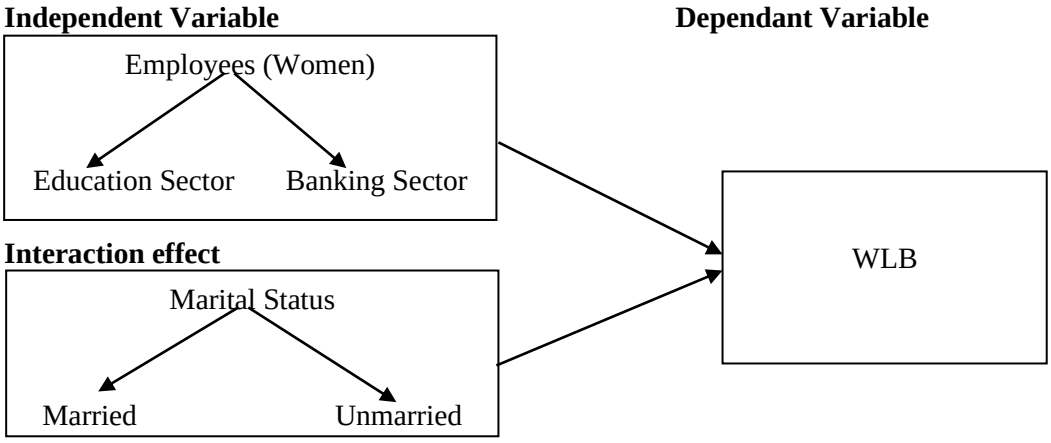

Figure: 1 Proposed Conceptual Framework

4.1. Research Methodology

The study will be both quantitative and qualitative in nature. The survey will be done among married women of various ages working in the education and banking sectors. Respondents would be chosen from metro and non-metro cities. Based on this study below are the factors of methodology:

4.1.1. Research Design

DESIGN- 2X2 Factorial design will be used.

Table: 2 Factorial Designs

Women Employees	Marital Status	
	Married	Unmarried
Education Sector	50	50
Banking Sector	50	50

Total No. of Respondents will be N=200

4.1.2. Instruments

1. Statistical Analyses - Relevant statistical measurements like ANOVA etc will be used.

2. Qualitative Analyses - The present study will also take up qualitative analyses to understand the impact of Pandemic on women employees. 20 cases from each area (Education and Banking) with scoring very low and scoring very high on WLB scale will be interviewed to understand the impact of pandemic in the 2.5 years on the WLB. To obtain the results needed for the study's goal, qualitative and analytical research approaches must be applied. To comprehend concepts, views, or experiences, qualitative research entails gathering and evaluating non-numerical data. It can be utilized to get in-depth understanding of a subject or to develop fresh research ideas. Participant observations, in-depth interviews (face-to-face or over the phone), and focus groups are all examples of approaches that may be explored during qualitative research design.

The goal of a qualitative research design is to figure out the 'whys' and 'hows' of the phenomena in issue. As a result, qualitative research is frequently described as subjective (rather than objective), and findings are recorded in writing rather than numerically.

4.1.3. Sampling

200 working women will be selected for the study sample, who would be working in education and banking sectors respectively. The data for the study will be collected from major Indian cities. Access to respondents will be 100 working women from each sector, and additional specifications will be based on their marital status, with 50 married working women and 50 unmarried working women from each region responding. Convenient sampling will be done.

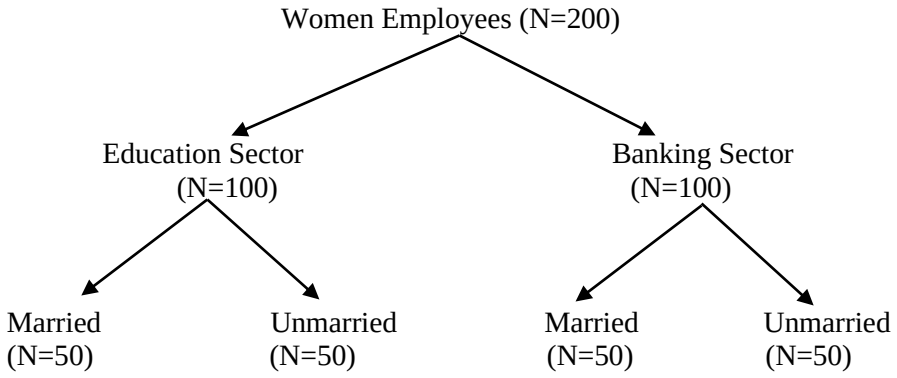

Figure: 2 Sample Size

4.2. Significance of the Study

This research work implies maintaining work-life balance helps reduce stress and helps prevent burnout in the workplace. Findings of the proposed research will hold strong managerial implications for retaining employee and development policies in the organization.

SECTION: 5

Proposed Chapterization

This thesis will contain the following chapters:

Chapter 1 – Introduction

Chapter 2 – Review of Literature

Chapter 3 – Conceptual Framework, Research Design and Methodology

Chapter 4 –Data Collection and Analysis

Chapter 5 – Results and Interpretations

Chapter 6 – Conclusions, Managerial Implications and Direction for Future Research

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